TABLE 1.

Characteristics of Respondents Attending Community College Courses by Type of Program

	Vocational	Liberal Arts	Hobby	Combination	N
Sex:					
Male	70.0	14.7	6.0	9.3	82
Female	53.9	32.0	10.1	3.9	110
Age:					
18 - 29	67.3	9.6	14.3	8.8	98
30 - 49	55.7	17.9	23.2	3.5	66
50 +	51.7	37.9	6.9	3.4	29
Residence:					
Rural Farm	67.4	6.1	17.3	9.2	28
Rural Non-Farm	72.4	0.0	19.0	8.6	13
Town or City	53.5	11.4	27.4	7.7	88
Lincoln	53.7	18.3	28.0	0.0	21
Omaha	71.8	17.9	6.5	3.8	44

Table 2.

Percent of Nebraska Respondents Rating Community College Programs as "Very Important" to Maintain

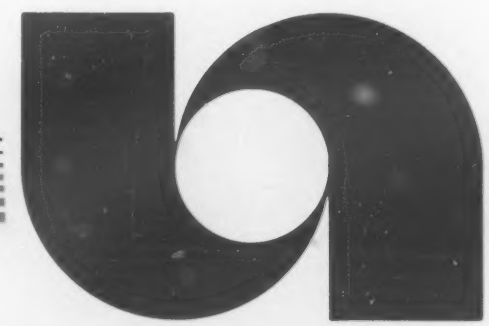
	Vocational	Liberal Arts	Hobby	Two-Year Transfer	N
Overall	80.4	34.2	19.2	70.0	
Sex:					
Male	.80	.29	.15	.65	874
Female	.82	.38*	.21*	.75*	958
Age:					
18 - 29	.80	.31	.21	.69	550
30 - 49	.81	.35	.14*	.74	632
50 - 69	.81	.33	.18	.70	488
70 +	.72*	.25	.22	.59*	161
Residence:					
Rural	.80	.31	.13	.69	285
Rural Non-Farm	.73	.25*	.31*	.67	116
Town or City	.79	.33	.17	.72	836
Lincoln	.87	.31	.20	.63	167
Omaha	.77	.35	.19	.71	429

*Denotes this group is significantly different (at $P < .05$) from others in the category, after controlling for the effect of respondents' sex, age, or residence.

U7870-1.35 A

NASIS

THE STATUS OF OLDER NEBRASKANS



NEBRASKA ANNUAL SOCIAL INDICATORS SURVEY

Bureau of Sociological Research
Department of Sociology
University of Nebraska–Lincoln
Lincoln, Nebraska 68588-0325
Telephone: (402) 472-3672

NASIS-82, #4

THE STATUS OF OLDER NEBRASKANS

Jane C. Ollenburger
Iowa State University

and

The Bureau of Sociological Research
University of Nebraska-Lincoln

PRICE: $1.50

The Nebraska Annual Social Indicators Survey

Helen A. Moore - 1982 Study Director

The findings in this report are based on data collected in the sixth Nebraska Annual Social Indicators Survey (NASIS). This survey is part of an on-going study of the quality of life in Nebraska conducted by the Bureau of Sociological Research at the University of Nebraska-Lincoln.

The sample for NASIS consists of 1907 respondents eighteen years of age or older residing in households in Nebraska. The sample is selected through a process called random digit dialing: within each three-digit prefix in the state, four-digit numbers are selected randomly from all possible four-digit numbers to complete the telephone number. Respondents are further chosen randomly from the adults in the household and interviewed by telephone by experienced, professional interviewers from the offices of the Bureau of Sociological Research. All interviewing was done between February and April of 1982. This procedure produces a high-quality, representative sample of Nebraska adults. Analysis shows the sample to be representative of the state on age, sex, race, and geographical distribution.

The interview averaged approximately 47 minutes and included questions about energy use, health, recreation, political attitudes, occupation, education, family life, and other matters reflecting the quality of life experienced in the state. For the entire sample, the chances are 95 in 100 that the true value for the population lies within a range equal to the reported survey percentage plus or minus 2.24 percent. This is an estimate of maximum error and for most items the percentages are likely to be even more accurate.

The data gathered by NASIS are used by a wide variety of State and local government agencies for policy and program planning and by faculty and students at the University of Nebraska and other colleges for research. No information identifying any respondent is released to any user and the strict confidentiality of individual respondents is rigidly enforced. While the final responsibility for the organization and structure of the survey and for reports produced under its name rests with the Bureau of Sociological Research, public agencies and University departments play an integral part in planning the survey through an Advisory Committee. Public organizations interested in membership on the Advisory Committee should contact the NASIS Study Director.

Funding for NASIS comes from the University of Nebraska, the Bureau of Sociological Research and State and local agencies which buy items and data analysis from the survey.

The NASIS surveys are repeated each year to measure changes in the quality of life in Nebraska. While there is a core of questions which is included every year, each survey has a large component of unique items which address specific topical issues. Plans for future years include reinterviewing the 1977 panel every two years to assess changes in their lives. Additional detail on the NASIS surveys regarding use of the survey data or cost of purchasing items on future surveys can be obtained by contacting the NASIS Study Director at the Bureau of Sociological Research or by sending for a copy of the 1983 NASIS Prospectus.

The Status of Older Nebraskans

The living situations of the elderly have been a subject of discussion in the media and state and local governments during the past few years. This report focuses on elderly Nebraska residents by outlining some major issues, including:

1) What are the household living situations of elderly Nebraskans?
2) What proportions of men and women among the elderly are living alone?
3) What are the occupational and educational backgrounds of Nebraska's elderly?
4) How do household incomes differ for males and females among the elderly?
5) What do the elderly think of their financial prospects, compared to two years ago?
6) How do retired Nebraskans compare to those who are currently working or keeping house?

These and other issues are addressed through a random sample of 1907 households in the 1982 NASIS survey. Of these, 376 household respondents were 65 years of age or older. Focusing on this group of respondents, we address some of the major demographic and quality of life issues for Nebraska's elderly.

Household Composition

Of the 376 elderly respondents, 67 percent were female and 33 percent were male. This reflects national trends in which women tend to live longer than men by 5 to 7 years. Thirty-two percent of the total sample were 65

to 69 years old, 30 percent were 70 to 74 years of age and 39 percent were 75 years of age or older (see Table 1). Only 44 percent of our respondents were married while 45 percent were widowed. An additional five percent of the elderly respondents were divorced and five percent had never married.

When looking at marital status by sex, we find that the majority of the elderly who are widowed are female and the majority of those still married are male. As would be expected from these findings, the majority of elderly persons living alone are female. As indicated in Table 2, only 27 percent of elderly men live alone while 63 percent of elderly women live alone. Over two-thirds of the male respondents (69 percent) were still living with their spouse, whereas, only one-third (32 percent) of the female respondents were living with their husband. Overall, a little over half of the elderly respondents in the NASIS survey lived alone. Fewer than 10 percent lived in a household with more than two related adults or children. The majority (84 percent) of our elderly respondents lived in a town or city with only 12 percent residing on a farm or ranch and only 4 percent living in a rural non-farm setting (see Table 3). This possibly reflects the increased needs for access to social and health services for the elderly which are more readily available in urban areas.

Socio-Economic Status of the Elderly

The educational levels of the elderly reflect the historical patterns of educational achievement. Only a small percentage (13 percent) had completed any college or university programs (see Table 4). Forty-three percent had less than a high school diploma and 45 percent had completed high school. A higher percentage of the elderly women had completed high school although more elderly men than women held either a Bachelor's degree or advanced university degree.

Of the 376 elderly respondents, 17 percent were still employed in either full or part-time work (see Table 5). Seventy-four percent of the men and 39 percent of the women were retired, while another 45 percent of the women listed "keeping house" as their primary employment status. It is quite likely that a vast majority of "retired" women are also "keeping house" as a major activity.

The data in Table 6 indicate the primary occupations held by the elderly respondents either in the past year or for at least one year at some time in their careers. The largest percentage of the men (32 percent) are (or were) farmers or ranchers with managerial occupations ranking second (23%) and craftsmen or foremen as third (16%). Outside of the housewife category, which included 46 percent of the female respondents, professional and service workers (waitresses, hair dressers, etc.) were the two largest categories held by elderly women with 13 percent in each group. Clerical work was the next most numerous occupation with 11 percent of the elderly women being employed or having been employed in this occupation.

Table 7 shows the combined family income for Nebraska respondents who were 65 or older. Eleven percent of the elderly in this study had incomes of less than $5,000 and a total of 15 percent had incomes of less than $10,000. Almost 55 percent of the respondents had incomes that ranged between $20,000 to $30,000 with 11 percent having incomes of more than $40,000. It is important to note here that the sample for this study was drawn from non-institutionalized respondents living in households with telephones. If one was to include the elderly who have been institutionalized, the overall income, education and occupational characteristics would likely be quite different. As can be seen in Table 8, 58 percent of the elderly respondents felt their income level was average,

31 percent their income level was below average while only 11 percent felt their income was above average. Looking at the past, twenty percent felt that their financial prospects today were worse than they were two years ago, whereas, 16 percent felt they were better than they were two years ago (see Table 9). Overall, males were somewhat more likely to see their financial prospects as improving, which reflects their greater household income rates.

Status of the Retired Elderly

Amongst the elderly sample, a large percentage (74 percent of the men and 39 percent of the women) indicated they had retired. Since retirement is a significant event in the life cycle, we outline some of the characteristics of the retired elderly as well as contrasting their status with the elderly who are currently working full or part-time or keeping house.

The marital status of the retired and non-retired elderly is shown in Table 10. Of the retired males, most were married (65%), with only 20% widowed, 7% divorced and 8% never married. Of the retired females, most were widowed (64%), with only 26% married, 4% divorced and 5% never married. Of the elderly currently in the labor force, 81% of the men were married and 16% were widowed, divorced, or separated. Of the non-retired women, 36% were married and 58% were widowed. These figures reflect the overall trend for elderly women to be widowed. It is important to note here that, of the 152 non-retired women, 75% indicated housewife as their primary occupation, thereby indicating unpaid labor as their primary occupational activity.

Table 11 indicates the household type of the retired and non-retired elderly respondents. Of the retired elderly, 61% of the men and 25% of the women were currently living with a spouse and 32% of the men and 70% of the women were living alone. This trend is also reflected in the non-retired

sample with 66% of the men and 32% of the women living with a spouse and 13% of the men and 58% of the women living alone.

As shown in Table 12, 25% of the men and 6% of the women who are still employed hold either a bachelor's degree or a graduate degree. Eighty-nine percent of the retired men and 81% of the retired women had a high school diploma or less. Seventy-five percent of non-retired males and 93% of the women held a high school degree or less. Thus, education seems to be related to retirement status such that greater education suggests longer employment.

Important to an understanding of the significance of these figures is the occupational status of the retired elderly and those still employed. Table 13 lists the occupational statuses of both retired and non-retired elderly. For retired men, the top three occupational statuses were farmer-rancher (31%), managerial (26%) and craftsmen/foremen (18%), respectively. For retired women, the top three occupations included professional (32%), clerical (19%), and service workers (18%), respectively. For the males who are still active in the work force, they are primarily employed in managerial positions (16%), craftsmen/forement positions (13%), or service work (13%). For the women who indicated they had not retired, 75% indicated they were housewives. Outside of housework, the largest number of actively employed women were in service work (10%), clerical (5%), and managerial positions (3%). Therefore, the majority of employed elderly men and women hold a high school degree or less and a large number are employed in service work (women) or as supervisors or craftsmen (men).

The combined family income for Nebraska's elderly is shown in Table 14. Seventeen percent of retired men and 10% of retired women were living on incomes of less than $10,000. For the non-retired elderly, 26% of the men and

16% of the women were living on incomes of less than $10,000. Approximately 14% of both retired men and women have incomes of $40,000 or more, whereas, 13% of non-retired men and 6% of non-retired women have incomes of $40,000 or more. Significantly, a sizeable proportion of the employed elderly have incomes below $10,000 per year.

As shown in Table 15, the largest number of Nebraska elderly who indicated their financial prospects were better than they were two years ago were elderly men who were currently employed. While most of the elderly felt that their financial prospects were the same today as they were two years ago, or worse, employed males were the most likely group to see their financial prospects as having improved.

Summary

Of the 1907 households sampled in the 1982 Nebraska Annual Social Indicators Survey, 367 respondents indicated their age was 65 or older. With this sample of 367 elderly respondents, we have outlined a description of the economic picture and living situations of the elderly in Nebraska.

1) Of significance, we find that the majority of elderly living alone are female. This is not surprising when we find that the majority of elderly who are widowed are women, whereas, the majority still married are men.
2) Somewhat over 15% of the elderly in this sample are living on incomes of less than $10,000. Of this 15%, the largest number of them are still employed, and we do not know what would be the economic effects of retirement for this group.
3) Eleven percent have incomes of more than $40,000; the least likely to be in this category are elderly women still in the labor force.

4) The majority of the elderly rated their income as average although 19% felt their financial prospects were worse today as compared with two years ago.
5) The majority of elderly women are either housewives or, if employed, are in low-paying service and clerical work.
6) The majority of elderly men are either retired or working in professional, managerial, skilled crafts or service work.

As the population of the elderly grows, it will be imperative that state and local government and Nebraska residents remain aware of the quality of life issues that affect Nebraska's older residents.

Table 1.

Age and Marital Status of Male and Female Elderly Nebraskans.

	Male	Female	Total
Age:			
65 to 69	35.0	30.1	31.7
70 to 74	28.5	30.1	29.5
75 +	36.6	39.8	38.8
Respondent N	123	246	369
Marital Status:			
Married	68.8	31.9	44.1
Widowed	16.8	59.0	44.9
Divorced	6.4	4.8	5.3
Separated	1.6	0.0	0.5
Never Married	6.4	3.6	4.5
Married, Living Apart	0.0	0.8	0.5
Respondent N	125	251	376

Table 2.

Household Type.

	Male	Female	Total
Type:			
Husband-Wife Only	62.4	29.1	40.2
Husband-Wife-Children	5.6	1.6	3.0
Single Person	27.2	62.5	50.8
Two or More Non-Relatives	0.0	1.2	0.8
Parent-Children	2.4	3.6	3.2
Two or More Relatives	1.6	1.2	1.3
Husband-Wife-Relatives	0.8	0.8	0.8
Respondent N	125	251	376